

Information to identify the case:

Debtor 1	<u>Agnes Antonio</u>	Social Security number or ITIN	xxx-xx-4136
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Alfredo Antonio</u>	Social Security number or ITIN	xxx-xx-8242
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 13-36754-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Agnes Antonio

Alfredo Antonio

5/8/19

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Agnes Antonio
 Alfredo Antonio
 Debtors

Case No. 13-36754-RG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 73

Date Rcvd: May 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2019.

db/jdb
 cr +Agnes Antonio, Alfredo Antonio, 1109 Weber Street, Union, NJ 07083-5826
 +Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr.,
 Arlington, TX 76014-4101
 514516431 +ALTAIR OH XIII, LLC, C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514462364 +AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853,
 Arlington, TX 76096-3853
 514408496 +America Express c/o, Gatestone & Co. International, 1000 N. West Street, Suite 1200,
 Wilmington, DE 19801-1058
 514408498 +Associated Retinal Consultants LLC, 1000 Gallioping Hill Road, 3rd Floor Ste 305,
 Union, NJ 07083-7989
 514408501 +CACH LLC/Sears c/o, John C. Bonewicz, P.C, 350 N. Orleans Street, Ste 300,
 Chicago, IL 60654-1607
 514408502 +Cach of NJ, LLC c/o, Fein, Such, Kahn & Shepar, 7 Century Drive,
 Parsippany, NJ 07054-4673
 514408506 +Citi/Shell, Po Box 6406, Sioux Falls, SD 57117-6406
 514501868 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
 514408507 +Citibank/Citi Mastercard, ARS National Services, Inc, Po Box 463023,
 Escondido, CA 92046-3023
 514408511 +Discover Bank c/o, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 514706743 +Enerbank USA, 1245 East Brickyard Road, Ste 600, Salt Lake City, UT 84106-2562
 514408514 +GE Capital c/o, Richard S. Eichenbaum, 10 Forest Avenue, Paramus, NJ 07652-5242
 514408520 +Lukoil/Barclaycard us c/o, Capital Management Service, LP, 698 1/2 South Ogden Street,
 Buffalo, NY 14206-2317
 514408522 ++MORRISTOWN PATHOLOGY ASSOCIATES PA, PO BOX 500, HACKETTSTOWN NJ 07840-0500
 (address filed with court: Morristown Pathology Assoc, PA, 65 Madison Avenue Ste 200,
 Morristown, NJ 07960)
 514408525 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Acceptance Corp., PO Box 371447,
 Pittsburgh, PA 15250-7447)
 514436002 +NJClass, PO Box 548, Trenton, NJ 08625-0548
 516981217 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
 Greenville, SC 29603-0675
 514408523 +Newark Beth Israel Medical Center c/o, Celentano, Stadtmauer & Walentowicz,
 1035 Route 46 East, Clifton, NJ 07013-7481
 514408524 +Newegg, Po Box 2394, Omaha, NE 68103-2394
 514425559 Nissan-Infiniti LT, PO Box 660366, Dallas TX 75266-0366
 514408526 +Overlook Medical Center, Po Box 35611, Newark, NJ 07193-5611
 514408527 +Pathology Solutions, Church Street Station, Po Box 3821, New York, NY 10008-3821
 514408528 +Plain Green Loans, Po Box 204271, Dallas, TX 75320-4271
 514408529 +Portfolio Recover Associates/Capitalcare, Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710
 514408530 +Portfolio Recovery Associates/ QVC c/o, Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710
 514408531 +Portfolio Recovery Associates / JC Penny, c/o Forster, Garbus & Garbus, 60 Motor Parkway,
 Commack, NY 11725-5710
 514408532 +Saint Barnabas Medical Center c/o, Schachter Portnoy LLC, 3490 U.S Route 1,
 Princeton, NJ 08540-5920
 514408533 Senex Services Corp, Dept 7030, Bowersville, GA 30516
 514408534 +State of New Jersey Ass, Po Box 538, Trenton, NJ 08625-0538

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 09 2019 00:22:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 09 2019 00:22:02 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: ATLASACQU.COM May 09 2019 03:48:00 ATLAS ACQUISITIONS LLC, 294 Union St.,
 Attn: Avi Schild, Hackensack, NJ 07601-4303
 514455534 EDI: PHINAMERI.COM May 09 2019 03:48:00 Americredit Financial Services, Inc.,
 PO Box 183853, Arlington TX 76096
 514408497 +EDI: AMEREXPR.COM May 09 2019 03:48:00 American Express, Po Box 981540,
 El Paso, TX 79998-1540
 514519346 EDI: BECKLEE.COM May 09 2019 03:48:00 American Express Bank, FSB, c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514528506 EDI: BECKLEE.COM May 09 2019 03:48:00 American Express Centurion Bank,
 c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 515093544 +EDI: ATLASACQU.COM May 09 2019 03:48:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 514408500 +EDI: CHASE.COM May 09 2019 03:48:00 BP, Po Box 15153, Wilmington, DE 19886-5153
 514408499 +EDI: TSYS2.COM May 09 2019 03:48:00 Barclay Bank Delaware, 125 South West Str,
 Wilmington, DE 19801-5014

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Form ID: 3180W

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

514444075 EDI: RECOVERYCORP.COM May 09 2019 03:48:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
517526859 +EDI: PRA.COM May 09 2019 03:48:00 Bureaus Investment Group Portfolio No 15 LLC,
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
514408503 EDI: CAPITALONE.COM May 09 2019 03:48:00 Capital One Bank, PO Box 70884,
Charlotte, NC 28272-0884
514408504 +EDI: RMSC.COM May 09 2019 03:48:00 Carecredit/GECRB, Po Box 960061,
Orlando, FL 32896-0061
514408505 +EDI: CHASE.COM May 09 2019 03:48:00 Chase, Po Box 15153, Wilmington, DE 19886-5153
514408509 +EDI: CIAC.COM May 09 2019 03:48:00 CitiMortgage, Inc, Po Box 183040,
Columbus, OH 43218-3040
514663370 +EDI: CITICORP.COM May 09 2019 03:48:00 Citibank, N.A., 701 East 60th Street North,
Sioux Falls, SD 57104-0493
514408508 +EDI: CITICORP.COM May 09 2019 03:48:00 Citicards CBNA, 701 E 60th St N,
Sioux Falls, SD 57104-0432
514408510 +EDI: WFNNB.COM May 09 2019 03:48:00 Comenity Bank /Victorias Secret, Po Box 182789,
Columbus, OH 43218-2789
514446917 EDI: DISCOVER.COM May 09 2019 03:48:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
514408512 +E-mail/Text: bbagley@enerbankusa.com May 09 2019 00:21:25 Enerbank USA,
1945 W. Parnall Rd Ste 200, Jackson, MI 49201-8658
514408513 +EDI: CITICORP.COM May 09 2019 03:48:00 Exxonmobil/Citibank, Po Box 6497,
Sioux Falls, SD 57117-6497
514577971 EDI: RMSC.COM May 09 2019 03:48:00 GE Capital Retail Bank,
c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
514408515 +EDI: RMSC.COM May 09 2019 03:48:00 GECRB/PC Richards, Po Box 981439,
El Paso, TX 79998-1439
514408516 +EDI: PHINAMERI.COM May 09 2019 03:48:00 GM Financial, Po Box 181145,
Arlington, TX 76096-1145
514408517 +EDI: GMACFS.COM May 09 2019 03:48:00 GMAC, Po Box 105677, Atlanta, GA 30348-5677
514408518 +EDI: HFC.COM May 09 2019 03:48:00 HFC, PO Box 17574, Baltimore, MD 21297-1574
514408519 EDI: IRS.COM May 09 2019 03:48:00 Internal Revenue Service, Po Box 7346,
Philadelphia, PA 19101-7346
514644658 EDI: JEFFERSONCAP.COM May 09 2019 03:48:00 Jefferson Capital Systems LLC, Po Box 7999,
Saint Cloud Mn 56302-9617
514660849 EDI: MERRICKBANK.COM May 09 2019 03:48:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
514408521 +EDI: MERRICKBANK.COM May 09 2019 03:48:00 Merrick Bank, 10705 S Jordan Gtwy Ste,
Ste 200, South Jordan, UT 84095-3977
514684109 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Capital One,
POB 41067, Norfolk VA 23541
514700521 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Care Credit,
POB 41067, Norfolk VA 23541
514700471 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o Jc Penney,
POB 41067, Norfolk VA 23541
514700524 EDI: PRA.COM May 09 2019 03:48:00 Portfolio Recovery Associates, LLC, c/o QVC RECEIVABLES,
POB 41067, Norfolk VA 23541
514494874 EDI: Q3G.COM May 09 2019 03:48:00 Quantum3 Group LLC as agent for, Comenity Bank,
PO Box 788, Kirkland, WA 98083-0788
516390508 +EDI: Q3G.COM May 09 2019 03:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,
MOMA Funding LLC 98083-0788
514515990 EDI: Q3G.COM May 09 2019 03:48:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,
PO Box 788, Kirkland, WA 98083-0788
514578351 EDI: Q3G.COM May 09 2019 03:48:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
514408535 +EDI: CITICORP.COM May 09 2019 03:48:00 Sunoco/Citibank, Po Box 6497,
Sioux Falls, SD 57117-6497
518019060 +EDI: RMSC.COM May 09 2019 03:48:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
514408536 +EDI: WFNNB.COM May 09 2019 03:48:00 WFCB/Home Shopping Network, Po Box 182120,
Columbus, OH 43218-2120

TOTAL: 42

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516981218 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,
Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing
516390507* Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2019 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor New Penn Financial dba Shellpoint Mortgage Servicing
bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Bruce W. Radowitz on behalf of Debtor Agnes Antonio torreso78@gmail.com,
r45676@notify.bestcase.com
Bruce W. Radowitz on behalf of Joint Debtor Alfredo Antonio torreso78@gmail.com,
r45676@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
John R. Morton, Jr. on behalf of Creditor Americredit Financial Services, Inc., d/b/a GM
Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
William M. E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com

TOTAL: 9